



Statement Period  
29 May 2020 - 31 August 2020

## Westpac DIY Super Working Account

029  
THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

Account Name  
J S GUO & Y H ZHANG PTY LTD ATF J S  
GUO & Y H ZHANG SUPERANNUATION  
FUND

Customer ID  
9267 0213 J S GUO & Y H ZHANG PTY  
LTD

BSB  
033-365 Account Number  
333 781

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$31,322.10 |
| Total Credits   | + \$0.79      |
| Total Debits    | - \$278.00    |
| Closing Balance | + \$31,044.89 |

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |
| Effective Date | Over<br>\$499999 |                           |                            |                             |
| 17 Mar 2020    | 0.02 %           |                           |                            |                             |

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE     | TRANSACTION DESCRIPTION   | DEBIT  | CREDIT | BALANCE   |
|----------|---------------------------|--------|--------|-----------|
| 29/05/20 | STATEMENT OPENING BALANCE |        |        | 31,322.10 |
| 12/06/20 | Withdrawal/Cheque 200042  | 54.00  |        | 31,268.10 |
| 30/06/20 | Interest Paid             |        | 0.27   | 31,268.37 |
| 01/07/20 | Transaction Fee           | 1.00   |        | 31,267.37 |
| 20/07/20 | Withdrawal/Cheque 200043  | 222.00 |        | 31,045.37 |
| 31/07/20 | Interest Paid             |        | 0.26   | 31,045.63 |
| 03/08/20 | Transaction Fee           | 1.00   |        | 31,044.63 |
| 31/08/20 | Interest Paid             |        | 0.26   | 31,044.89 |
| 31/08/20 | CLOSING BALANCE           |        |        | 31,044.89 |

### CONVENIENCE AT YOUR FINGERTIPS

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**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-365 33-3781  
Transaction fee(s) period 01 MAY 2020 to 31 JUL 2020

|  |                 | Charged        | Unit Price | Fee    |        |
|--|-----------------|----------------|------------|--------|--------|
| <table border="1"><tr><td>Total<br/>\$2.00</td></tr></table> | Total<br>\$2.00 | Cheque written | 2          | \$1.00 | \$2.00 |
|  | Total<br>\$2.00 |                |            |        |        |
| Total  |                 | 2              |            | \$2.00 |        |

**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020**

**For account: 3365/333781**  
Total interest credited \$17.91

These details are provided for your records and taxation purposes



**MORE INFORMATION**

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

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**THANK YOU FOR BANKING WITH WESTPAC**







Statement Period  
31 August 2020 - 30 November 2020

## Westpac DIY Super Working Account

029  
THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

Account Name  
J S GUO & Y H ZHANG PTY LTD ATF J S  
GUO & Y H ZHANG SUPERANNUATION  
FUND

Customer ID  
9267 0213 J S GUO & Y H ZHANG PTY  
LTD

BSB  
033-365 Account Number  
333 781

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$31,044.89 |
| Total Credits   | + \$0.76      |
| Total Debits    | - \$242.00    |
| Closing Balance | + \$30,803.65 |

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |
| Effective Date | Over<br>\$499999 |                           |                            |                             |
| 17 Mar 2020    | 0.02 %           |                           |                            |                             |

### TRANSACTIONS

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| DATE     | TRANSACTION DESCRIPTION   | DEBIT  | CREDIT | BALANCE   |
|----------|---------------------------|--------|--------|-----------|
| 31/08/20 | STATEMENT OPENING BALANCE |        |        | 31,044.89 |
| 30/09/20 | Interest Paid             |        | 0.25   | 31,045.14 |
| 29/10/20 | Withdrawal/Cheque 200044  | 241.00 |        | 30,804.14 |
| 30/10/20 | Interest Paid             |        | 0.25   | 30,804.39 |
| 02/11/20 | Transaction Fee           | 1.00   |        | 30,803.39 |
| 30/11/20 | Interest Paid             |        | 0.26   | 30,803.65 |
| 30/11/20 | CLOSING BALANCE           |        |        | 30,803.65 |

### CONVENIENCE AT YOUR FINGERTIPS

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**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-365 33-3781  
Transaction fee(s) period 01 AUG 2020 to 31 OCT 2020

|                 |                | Charged  | Unit Price | Fee           |
|-----------------|----------------|----------|------------|---------------|
| Total<br>\$1.00 | Cheque written | 1        | \$1.00     | \$1.00        |
|                 | <b>Total</b>   | <b>1</b> |            | <b>\$1.00</b> |

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 November 2020 - 26 February 2021

## Westpac DIY Super Working Account



THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

029

Account Name  
J S GUO & Y H ZHANG PTY LTD ATF J S  
GUO & Y H ZHANG SUPERANNUATION  
FUND

Customer ID  
9267 0213 J S GUO & Y H ZHANG PTY  
LTD

BSB  
033-365

Account Number  
333 781

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$30,803.65 |
| Total Credits   | + \$0.73      |
| Total Debits    | - \$402.00    |
| Closing Balance | + \$30,402.38 |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |
| Effective Date | Over<br>\$499999 |                           |                            |                             |
| 17 Mar 2020    | 0.02 %           |                           |                            |                             |

## TRANSACTIONS

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| DATE     | TRANSACTION DESCRIPTION   | DEBIT  | CREDIT | BALANCE   |
|----------|---------------------------|--------|--------|-----------|
| 30/11/20 | STATEMENT OPENING BALANCE |        |        | 30,803.65 |
| 31/12/20 | Interest Paid             |        | 0.26   | 30,803.91 |
| 29/01/21 | Interest Paid             |        | 0.24   | 30,804.15 |
| 19/02/21 | Withdrawal/Cheque 200045  | 241.00 |        | 30,563.15 |
| 19/02/21 | Withdrawal/Cheque 200046  | 161.00 |        | 30,402.15 |
| 26/02/21 | Interest Paid             |        | 0.23   | 30,402.38 |
| 26/02/21 | CLOSING BALANCE           |        |        | 30,402.38 |

## CONVENIENCE AT YOUR FINGERTIPS

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-365 33-3781

Transaction fee(s) period 01 NOV 2020 to 31 JAN 2021

|                 |
|-----------------|
| Total<br>\$0.00 |
|-----------------|



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**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

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**THANK YOU FOR BANKING WITH WESTPAC**





Statement Period  
26 February 2021 - 31 May 2021

## Westpac DIY Super Working Account



THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

029

Account Name  
J S GUO & Y H ZHANG PTY LTD ATF J S  
GUO & Y H ZHANG SUPERANNUATION  
FUND

Customer ID  
9267 0213 J S GUO & Y H ZHANG PTY  
LTD

BSB  
033-365 Account Number  
333 781

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$30,402.38 |
| Total Credits   | + \$0.76      |
| Total Debits    | - \$243.00    |
| Closing Balance | + \$30,160.14 |

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |
| Effective Date | Over<br>\$499999 |                           |                            |                             |
| 17 Mar 2020    | 0.02 %           |                           |                            |                             |

### TRANSACTIONS

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| DATE            | TRANSACTION DESCRIPTION          | DEBIT  | CREDIT | BALANCE          |
|-----------------|----------------------------------|--------|--------|------------------|
| <b>26/02/21</b> | <b>STATEMENT OPENING BALANCE</b> |        |        | <b>30,402.38</b> |
| 01/03/21        | Transaction Fee                  | 2.00   |        | 30,400.38        |
| 31/03/21        | Interest Paid                    |        | 0.27   | 30,400.65        |
| 12/04/21        | Withdrawal/Cheque 200047         | 241.00 |        | 30,159.65        |
| 30/04/21        | Interest Paid                    |        | 0.24   | 30,159.89        |
| 31/05/21        | Interest Paid                    |        | 0.25   | 30,160.14        |
| <b>31/05/21</b> | <b>CLOSING BALANCE</b>           |        |        | <b>30,160.14</b> |

### CONVENIENCE AT YOUR FINGERTIPS

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**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-365 33-3781  
Transaction fee(s) period 01 FEB 2021 to 28 FEB 2021

|  |                 | <b>Charged</b> | <b>Unit Price</b> | <b>Fee</b>    |        |
|--|-----------------|----------------|-------------------|---------------|--------|
| <table border="1"><tr><td>Total<br/>\$2.00</td></tr></table> | Total<br>\$2.00 | Cheque written | 2                 | \$1.00        | \$2.00 |
| Total<br>\$2.00  |                 |                |                   |               |        |
|  | <b>Total</b>    | <b>2</b>       |                   | <b>\$2.00</b> |        |

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**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

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**THANK YOU FOR BANKING WITH WESTPAC**





Statement Period  
31 May 2021 - 31 August 2021

## Westpac DIY Super Working Account



THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

029

Account Name  
J S GUO & Y H ZHANG PTY LTD ATF J S  
GUO & Y H ZHANG SUPERANNUATION  
FUND

Customer ID  
9267 0213 J S GUO & Y H ZHANG PTY  
LTD

BSB  
033-365 Account Number  
333 781

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$30,160.14 |
| Total Credits   | + \$0.72      |
| Total Debits    | - \$1,576.55  |
| Closing Balance | + \$28,584.31 |

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |
| Effective Date | Over<br>\$499999 |                           |                            |                             |
| 17 Mar 2020    | 0.02 %           |                           |                            |                             |

### TRANSACTIONS

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| DATE     | TRANSACTION DESCRIPTION  | DEBIT  | CREDIT | BALANCE   |
|----------|--|--------|--------|-----------|
| 31/05/21 | STATEMENT OPENING BALANCE  |        |        | 30,160.14 |
| 08/06/21 | Withdrawal-Osko Payment 1225167 Trident<br>Financial Group Pty Ltd Inv-19680 Inv-19680 | 990.00 |        | 29,170.14 |
| 11/06/21 | Withdrawal/Cheque 200049   | 180.55 |        | 28,989.59 |
| 18/06/21 | Withdrawal-Osko Payment 1098518 Trident<br>Financial Group Pty Ltd Inv-12422 Inv-12422 | 110.00 |        | 28,879.59 |
| 18/06/21 | Withdrawal Mobile 9125399 Bpay Asic  | 55.00  |        | 28,824.59 |
| 30/06/21 | Interest Paid  |        | 0.24   | 28,824.83 |
| 27/07/21 | Withdrawal/Cheque 200050   | 241.00 |        | 28,583.83 |
| 30/07/21 | Interest Paid  |        | 0.23   | 28,584.06 |
| 31/08/21 | Interest Paid  |        | 0.25   | 28,584.31 |
| 31/08/21 | CLOSING BALANCE  |        |        | 28,584.31 |



**CONVENIENCE AT YOUR FINGERTIPS**

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**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

**For account: 3365/333781**

Total interest credited \$3.01

These details are provided for your records and taxation purposes





**MORE INFORMATION**

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Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

**Westpac Live**



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**Telephone Banking**



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